

AMENDMENTS TO THE CLAIMS:

Claim listing:

1. (Currently Amended) A method for selecting securities from a group of available securities for an investment portfolio, the method comprising:

collecting the dividend yields and buyback ratios of said group of available securities;

ranking at least some of the available securities according to predetermined criteria comprising a predetermined relationship between said collected dividend yields and said collected buyback ratios to form a group of ranked securities, the predetermined relationship comprising the magnitude of the sum of said collected dividend yields and said collected buyback ratios; and

selecting at least some of the ranked securities having the highest magnitude of the sum of said collected dividend yields and said collected buyback ratios to form a group of selected securities.

2. (Previously Presented) The method of claim 1 wherein said group of available securities comprises the 30 stocks that make up the Dow Jones Industrial Average.

3. (Canceled)

4. (Previously Presented) The method of claim 1 wherein said predetermined criteria consist only of said predetermined relationship between said collected dividend yields and said collected buyback ratios.

5. (Previously Presented) The method of claim 1 wherein said selecting comprises selecting a predetermined number of said ranked securities.

6. (Previously Presented) The method of claim 5 wherein said predetermined number is 10 or less.

7. (Previously Presented) The method of claim 1 wherein said method further includes purchasing at least some of said group of selected securities to form a group of purchased securities.

8. (Previously Presented) The method of claim 7 wherein said method further includes creating a unit investment trust comprising said purchased securities.

9. (Previously Presented) The method of claim 8 wherein the percentages of said purchased securities holdings in said unit investment trust are approximately equal.

10. (Previously Presented) The method of claim 8 wherein said unit investment trust has a life of 13 months or more.

11. (Previously Presented) The method of claim 7 wherein said method further includes creating a pooled investment vehicle comprising said purchased securities.

12. (Previously Presented) The method of claim 7 wherein said method further includes creating a variable annuity comprising said purchased securities.

13. (Previously Presented) The method of claim 7 wherein said method further includes creating an investment account comprising said purchased securities.

14. (Previously Presented) A computer-readable medium bearing a computer program containing instruction steps such that upon installation of said computer program in a general purpose computer, the computer is capable of performing the method of claim 1.

15. (Currently Amended) Apparatus for selecting securities from a group of available securities having dividend yields and buyback ratios for an investment portfolio, the apparatus comprising:

a memory storing the dividend yields and buyback ratios of said group of available securities;

a processor programmed to rank at least some of the available securities according to predetermined criteria comprising a predetermined relationship between said collected dividend yields and said collected buyback ratios to generate a group of ranked securities, the predetermined relationship comprising the magnitude of the sum of said collected dividend yields and said collected buyback ratios; and

an output unit indicating in human readable form at least some of said ranked securities having the highest magnitude of the sum of said dividend yields and said buyback ratios.

16. (Previously Presented) The apparatus of claim 15 wherein said group of available securities comprises the 30 stocks that make up the Dow Jones Industrial Average.

17. (Canceled)

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18. (Previously Presented) The apparatus of claim 15 wherein said predetermined criteria consist only of said predetermined relationship between said collected dividend yields and said collected buyback ratios.

19. (Previously Presented) The apparatus of claim 15 wherein said processor selects a predetermined number of said ranked securities.

20. (Previously Presented) The apparatus of claim 19 wherein said predetermined number is 10 or less.

21. (New) The apparatus of claim 1

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